in Bombay the prices of flats are very high;

(d) if so, whether Government are aware that due to this the loan amount is very less; and

(e) what steps Government propose to take in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DAL-BIR SINGH): (a) to (e) As per the in-formaiton received from the Indian Banks' Association in respect of Nationalised Banks and from certain Financial Institutions, House, Building Advance (HBA) is provided by them to their employees for purchasing house/flat. Details of the scheme for housing loan for Public Sector Banks as reported by IBA are as under:

*Quantum of Loan*

1. Rs. 1 lakh for sub-ordinate staff;
2. Rs. 1.5 lakhs for clerical staff;
3. Rs. 2 lakhs in case of officers in JMC Scale-I; and
4. Rs. 2.5 lakhs in case of officers in JMC Scale-I; and

OR

estimated cost of construction, whichever is less, for

(i) Construction of a new house on an existing plot; or

(ii) purchasing a plot and construct-ing a house thereon; or

(iii) purchasing a ready built house or fiat.

For the purpose of enlarging the acco-mmodation of an existing house, the amout admissible is 50 times the monthly pay (including special allowance ranking for Provident Fund benefits) or Rs. 60,000/- whichever is less.

The above limits are further subject to the repaying capacity of the official. The above limits of HBA have been recently revised. There is no proposal for increasing the quantum of loan/advance.

**Annual Plan 1992-94 Heading towards a disaster**

2843. SHRI RAMACHANDRAN PILLAI:

SHRI PASUMPON THA. KIRUTTINAN:

Will the Minister of FINANCE be pleased to state:

(a) whether the Annual Plan 1992-93 is heading for a financial disaster in the wake of the security scam;

(b) whether it is a fact that his Ministry has asked the key sectors such as Railways, Power Communications and Petroleum not to go for market borrowings for the time being;

(c) if so, what are the reasons therefor; and

(d) what is the manner in which Gov-ernment propose to manage to the Central plan of Rs. 46 thousand crores in which about 25 per cent of the plan is to/ be through borrowing ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR): (a) and (b) No, Sir.

(c) Does not arise.

(d) Government do not foresee any difficulty in raising the requisite resources for funding fully the Central plan for 1992-93.

**Bank of Karad to be taken over by Bank of India**

2844. SHRI N. GIRI PRASAD: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Bank of India has decided to purchase Bank of Karad which is under liquidation;

(b) what is the total amount of deposits in Bank of Karad and the number of depositors;

(c) whether the purchasing bank will pay the full amount of deposits to the depositors; and

(d) if not, what are the reasons therefor ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBfR SINGH'): (a) Bank of India have submitted' a proposal' to the Reserve flank of India (RBI) to take over certain assets of branches of the Bank of Karad Limited and run those branches as their own branches. Reserve Bank of India have given their 'no objection' to the proposal subject to detailed- modalities being' worked out and also subject to the approval of the High Court.

(b) RBI have reported that as per the information furnished by the Provisional Liquidator, the total deposits of the Bank of Karad Limited amounted to Rs. 64.46 crores involving 1,90,762 accounts as on 27-5-1992.

(c) and (d) According to RBI, Bank of India's proposal does not envisage taking over of the liabilities of the Bank of Karad LW. The payment of various liabilities iocfuding deposits is to be made by the Liquidator out of the amount which may be realised by him on account of sale of assets of the Bank of Karad Ltd.

**Collection of income tax, cu-tonur am excise duties from Motors**

2845. DR. SUB&AMANLAN SWAMY Will the Minister of FINANCE be pleas ed to state:

(a) what is the Custom Duty coitecte in each financial year since 1988 in eac of the Metropolitan Cities of Bombay Delhi, Madras and Calcutta;

(b) what is the income tax collecte in each financial year since 1988" in eac of these Metropolitan cities; and-

(c) what is the Excise Duty collects in each: flnaflciaj year since 1988 in one of these Metropotitan cities?

THE MINISTER OF STATE IN TH MINISTRY OF FINANCE (SHE RAMESHWAR THAKUR): (a) to (c The city-wise' records of customs an excise duty collections are not maintair ed. However, the customs and excise dut collection from the cojfectorates/custon houses having their Headquarters at Bon bay, Delhi, Madras and Calcutta are give as under:—

(Rs. in crores

| | 1988-89 | 1989-90 | 1990-91 | 1991-92 (Prov.) |
|---|---|---|---|---|
| CUSTOMS | | | | |
| Bombay | 6982 | 7713 | 9030 | 8621 |
| Delhi | 900 | 942 | 1001 | 93: |
| Madras | 2196 | 2487 | 2899 | 288 |
| Calcutta | 2009 | 2202 | 2503 | 284 |
| EXCISE | | | | |
| Bombay | 4240 | 5083 | 5354 | 565 |
| Delhi | 936 | 1133 | 1344 | 165 |
| Madras | 767 | 841 | 901 | 104 |
| Calcutta | 930 | 1032 | 1109 | 118 |